

Certificate Number: 05781-NJ-DE-036611462

Bankruptcy Case Number: 22-12049



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 12, 2022, at 6:19 o'clock PM PDT, Usha Patel completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 12, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: President